

United States Bankruptcy Court  
Western District of Washington

In re:  
Son D Nguyen  
Dao A Diep  
Debtors

Case No. 11-23940-TWD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Mar 07, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2012.

|           |  |
|-----------|--|
| db/jdb    | +Son D Nguyen, Dao A Diep, 1910 NE 33rd. Pl., Renton, WA 98056-8015  |
| sr        | +Ford Motor Credit Company LLC, PO Box 2186, Seattle, WA 98111-2186  |
| sr        | +Wells Fargo Bank, N.A., Pite Duncan, LLP, c/o Cara Christensen, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921 |
| 953607083 | +Bank Of America, 100 Beecham Drive, #104 HRM, Pittsburgh, PA 15205-9774   |
| 953607084 | +Bishop, White, Marshall & Weibel, PS, 720 Olive Way Ste 1201, Seattle, WA 98101-3809  |
| 953607086 | +City Of Seattle Light, 700 5th Avenue Ste 3200, Seattle, WA 98104-5065  |
| 953765715 | +Cobalt Mortgage, 11255 Kirkland Way, Suite 100, Kirkland, WA 98033-3417   |
| 953765766 | +Fourth St Plaza LLC, P.O. Box 2545, Redmond, WA 98073-2545  |
| 953607089 | +Internal Revenue Service, 520 112th Avenue NE, Bellevue, WA 98004-5558  |
| 953607090 | +Key Bank, 122 Public Sq, Cleveland, OH 44113  |
| 953765767 | +Proliance Surgeons, 1800 116th Ave NE Ste 102, Bellevue, WA 98004-3043  |
| 953607093 | +Puget Sound Energy, P.O. BOX 91269, Bellevue, WA 98009-9269   |
| 953765768 | +Renton Collections, Inc., 211 Morris Ave So, Renton, WA 98057-2024  |
| 953765769 | +Retriever Payment Systems, 5100 Interchange Way, Ste 100, Louisville, KY 40229-2160   |
| 953607094 | +SCA Collection Inc, PO Box 876, Greenville, NC 27835-0876   |
| 953607095 | +Sentry Credit, 2809 Grand Ave, Everett, WA 98201-3417   |
| 953607097 | +Wachovia Mortgage, 2400 E Plano Pkwy, Plano, TX 75074-8132  |
| 953765770 | +Washington Imaging Service, LLC, 1135 116th Ave NE Ste 260, Bellevue, WA 98004-4623   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | EDI: WADEPREV.COM Mar 08 2012 02:18:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300 |
| 953607082 | +EDI: BANKAMER2.COM Mar 08 2012 02:18:00 Bank Of America, 100 N. Tryon St, Charlotte, NC 28202-4000                               |
| 953607085 | +EDI: CHASE.COM Mar 08 2012 02:18:00 Chase, PO Box 15298, Wilmington, DE 19850-5298   |
| 953607087 | +E-mail/Text: latrisha@dystategies.com Mar 08 2012 02:31:35 Dynamics Strategies, 2525 220th St SE, Bothell, WA 98021-4440         |
| 953607088 | +EDI: FORD.COM Mar 08 2012 02:18:00 Ford Motor Credit Corporation, P.O. BOX 6275, Dearborn, MI 48121-6275                         |
| 953607091 | +E-mail/Text: bankruptcydepartment@ncogroup.com Mar 08 2012 02:32:47 NCO Financial, 507 Prudential Rd, Horsham, PA 19044-2368     |
| 953607092 | EDI: PRA.COM Mar 08 2012 02:18:00 Portfolio Recovery Assoc, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502                        |
| 953607096 | EDI: TFSR.COM Mar 08 2012 02:18:00 Toyota Financial, 19001 South Western Ave, Torrance, CA 90501                                  |

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2012

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2012 at the address(es) listed below:

Cara C Christensen on behalf of Special Request Wells Fargo Bank, N.A.  
cchristensen@piteduncan.com, ecfwawb@piteduncan.com  
James Rigby rigbylaw@aol.com, jr@trustesolutions.com; jr@trustesolutions.net  
Khanh C Tran on behalf of Debtor Son Nguyen KhanhTran@tranlaw.net  
Krista L White on behalf of Special Request Ford Motor Credit Company LLC kwhite@bwmlegal.com  
Melissa W Romeo on behalf of Creditor Bank of America, N.A. ecf@rcolegal.com  
Rosanna S Chung on behalf of Debtor Son Nguyen rosanna.chung@tranlawfirm.com,  
rosanna.chung@gmail.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 7

**United States Bankruptcy Court**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 11-23940-TWD**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Son D Nguyen  
1910 NE 33rd. Pl.  
Renton, WA 98056

Dao A Diep  
1910 NE 33rd Pl  
Renton, WA 98056

Social Security/Individual Taxpayer ID No.:

xxx-xx-7784

xxx-xx-6374

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **December 2, 2011**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: March 7, 2012

Timothy W Dore  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**